

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:

Manuel Carreiro  
aka Manuel P. Carreiro  
Donna Carreiro  
fka Donna M Ortiz



Order Filed on June 12, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 21-19777-RG  
Chapter: 13  
Hearing Date: 6/7/2023  
Judge: Gambardella

**ORDER APPROVING POST-PETITION FINANCING**

The relief set forth on the following pages, numbered two (2) through three (3), is **ORDERED**.

**DATED: June 12, 2023**

A handwritten signature in cursive script, reading "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

THIS MATTER having come before the Court on the debtor's Motion to Approve Post-Petition Financing, and the Court having considered the debtor's motion and any opposition thereto, and good and sufficient cause appearing therefrom for the entry of this order, it is hereby

ORDERED that the debtor(s) be and hereby are allowed to refinance real property located at 601 Belleville Ave Belleville, NJ 07109 pursuant to the terms outlined in the debtor's certification in support of the refinancing motion; and it is further

ORDERED that from the funds received in connection with the refinance, all liens on the property shall be paid in full, at closing; and it is further

ORDERED that debtor(s) are authorized to pay the usual and necessary costs and expenses of settlement; and it is further

ORDERED that the debtor shall:

- ☒ Satisfy all Plan obligations from financing proceeds
- ☐ Continue to make payments under the Plan as proposed or confirmed
- ☐ Modify the Plan as follows:

ORDERED that debtor's counsel shall be allowed a legal fee of \$ 1,500 for representation in connection with this motion, which is to be paid (**choose one**):

- ☒ at closing      ☐ through the plan      ☐ outside the plan;

and it is further

ORDERED that the chapter 13 trustee shall be provided with a copy of the HUD-1 settlement statement within seven (7) days of the closing of the refinance; and it is further

ORDERED that Fed. R. Bankr. P. 6004(h), which provides for a 14 day stay of this order,

☐ is applicable ☒ is not applicable

ORDERED that the following other provisions apply:

*rev.1/12/22*

In re:  
Manuel Carreiro  
Donna Carreiro  
Debtors

Case No. 21-19777-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jun 13, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Manuel Carreiro, Donna Carreiro, 601 Belleville Ave, Belleville, NJ 07109-1309

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2023 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michelle Labayen	on behalf of Joint Debtor Donna Carreiro michelle@labayenlaw.com rahaf@labayenlaw.com;arly@labayenlaw.com
Michelle Labayen	on behalf of Debtor Manuel Carreiro michelle@labayenlaw.com rahaf@labayenlaw.com;arly@labayenlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Jun 13, 2023

Form ID: pdf903

Total Noticed: 1

TOTAL: 6